

**TITLE:                    MACHINE AND METHOD FOR THE PAYMENT  
                                 OF A BILL AT A REMOTE LOCATION**

5

**ABSTRACT OF THE DISCLOSURE**

                                 A machine and method electronically process data pertaining to a utility or other bill at  
10       a remote station or location, such as a kiosk. The data is transmitted in real time or batch for  
                                 credit to the account of the payor. If the payment is made by a financial institution check, the  
                                 machine will process the check without a signature or identification on the check of the amount  
                                 to be paid and will convert the check to an ACH transaction. The machine includes a  
                                 programmed computer operating in combination with a touch-type video monitor for prompting  
15       the operator via audio and video signals pertaining to operation of the various steps of the  
                                 machine.